

REPORT OF THE CONDITION OF THE First State Bank

AT ALMA, MICHIGAN
at the close of business June 29, 1918, as called for by the
Commissioner of the Banking Department.

RESOURCES	
LOANS AND DISCOUNTS, viz:	
a Secured by collateral	\$199,544.71
b Unsecured	\$18,260.79
c Items in transit	25,769.25
Totals	\$243,574.75

SAVINGS	
a Secured by collateral	\$54,000.00
b Unsecured	91,169.47
Totals	\$145,169.47

BONDS, MORTGAGES AND SECURITIES, viz:	
a Real Estate Mortgages	\$342,288.91
d U. S. Bonds and Cert. of Indebt. in Office	68,200.00
f War Savings and Thrift Stps	970.02
Totals	\$411,458.93

RESERVES, viz	
Commercial	
Due from Banks in Reserve	\$166,242.69
Exchanges for clearing house	2,992.41
Currency	23,423.00
Gold Coin	1,000.00
Gold Certificates	1,000.00
Silver Coin	3,854.80
Silver Certificates	2,000.00
Nickels and Cents	662.28
Totals	\$201,042.68

SAVINGS	
Due from Banks in Reserve	\$27,095.94
Currency	21,500.00
Gold Coin	10,500.00
Totals	\$59,095.94

COMBINED ACCOUNTS, viz:	
Overdrafts	\$530.69
Banking House	25,000.00
Furniture and Fixtures	5,000.00
Other Real Estate	5,189.52
Outside Checks and other Cash	69.30
Items	69.30
Total	\$1,396,131.28

LIABILITIES	
Capital stock paid in	\$50,000.00
Surplus Fund	40,000.00
Undivided Profits, net	4,145.62
Dividends Unpaid	4,000.00

COMMERCIAL DEPOSITS, viz:	
Comm'l Deposits Subject to ck	\$462,643.33
Demand Certificates of Deposit	26,502.32
Certified Checks	477.46
Totals	\$499,623.11

SAVINGS DEPOSITS, viz:	
Book Accts.—Subject to Savings	\$158,752.06
Certificates of Deposit—Subject to Savings By-Laws	440,065.78
Total	\$598,817.84
Notes and Bills Rediscounted	\$199,544.71
Total	\$1,396,131.28

STATE OF MICHIGAN, County of Gratiot, ss.
I, Carl H. Washburn, Cashier of the above named bank, do solemnly swear, that the above statement is true to the best of my knowledge and belief and correctly represents the true state of the several matters therein contained, as shown by the books of the bank.

CARL H. WASHBURN, Cashier.
Subscribed and sworn to before me this ninth day of July, 1918.
J. S. Kneetzer, Notary Public.
My commission expires March 7, 1922.

Correct attest:
L. A. SHARP,
CHAS. G. RHODES,
FRANCIS KING,
Directors.

REPORT OF THE CONDITION OF THE Alma State Saving Bank

AT ALMA, MICHIGAN
at the close of business June 29th, 1918, as called for by the
Commissioner of the Banking Department.

RESOURCES	
LOANS AND DISCOUNTS, viz:	
b Unsecured	\$207,178.22
c Items in transit	2,060.10
Totals	\$209,238.32

SAVINGS	
a Secured by collateral	\$32,107.77
b Unsecured	20,439.57
Totals	\$52,547.34

BONDS, MORTGAGES AND SECURITIES, viz:	
a Real Estate Mortgage	\$164,267.79
Totals	\$164,267.79

RESERVES, viz:	
Commercial	
Due from banks in Reserve	\$11,530.59
Exchanges for clearing house	7,783.50
Currency	2,737.00
Gold certificates	120.00
Silver coin	371.55
Nickels and Cents	11.86
Totals	\$22,554.50

SAVINGS	
Due from Banks in Reserve	\$42,871.05
U. S. Bonds and Cert. of Indebt. carried as reserve	25,550.00
Currency	16,650.00
Gold coin	4,357.50
Gold Certificates	2,000.00
Silver Coin	2,300.50
Nickels and Cents	292.00
Total	\$94,021.05

COMBINED ACCOUNTS, viz:	
Overdrafts	\$912.83
Premium Account	8.95
Banking House	15,000.00
Furniture and Fixtures	5,000.00
Outside Checks and other Cash	2,528.13
Items	2,528.13
Total	\$566,085.91

LIABILITIES	
Capital Stock	\$40,000.00
Surplus Fund	10,000.00
Undivided Profits, net	7,536.97
Dividends Unpaid	2,800.00

COMMERCIAL DEPOSITS, viz:	
Comm'l Deposits sub. to ck.	\$192,922.56
Demand Certificates of Deposit	1,161.90
Certified Checks	502.40
Cashier's Checks	335.90
Total	\$194,922.76

SAVINGS DEPOSITS, viz:	
Book Accounts—subject to Savings	\$78,941.92
Cert. of Deposit—subject to Savings By-Laws	231,894.26
Total	\$310,836.18

STATE OF MICHIGAN, County of Gratiot, ss.
I, Karl R. Adams, Cashier of the above named bank, do solemnly swear, that the above statement is true to the best of my knowledge and belief and correctly represents the true state of the several matters therein contained, as shown by the books of the bank.

KARL R. ADAMS, Cashier.
Subscribed and sworn to before me this 10th day of July, 1918.
H. M. Glass, Notary Public.
My commission expires Nov. 2, 1921.

Correct attest:
WILLIAM A. BAHKE,
E. A. BAGLEY,
GEO. C. PARSONS,
Directors.

LOCAL NEWS ITEMS

P. W. Croasser was in Ithaca on business Monday.

Sheriff Newell Bradford of Ithaca was in the city Monday.

Miss Elizabeth Holmes visited with Mt. Pleasant friends Sunday.

Miss Beatrice Falor visited with Breckenridge friends Saturday.

Mrs. Bert Hicks visited with relatives in Breckenridge last week.

Dr. and Mrs. T. J. Carney are spending the week at Crystal Lake.

You will find the best bread in Butter Cup wrappers. 02-1f

Mrs. L. J. Gardner of Saginaw is visiting with Alma friends for a short time.

Charles W. Watson of Breckenridge was in the city on business Tuesday.

Mrs. A. E. Milligan of this city visited with relatives in Breckenridge last week.

Miss Beatrice Woodard visited with Breckenridge friends and relatives last week.

Attorney William A. Crane of Saginaw was in the city on business yesterday.

Mr. and Mrs. Floyd Glass are now nicely located in their new home on State street.

Fay Anderson spent the week end at Breckenridge, a guest at the home of his parents.

Mrs. W. E. Baker is entertaining Mrs. Kennedy and daughter, Miss Bessie, of Saginaw this week.

C. A. Miller is in Kansas City this week on business for the Republic Motor Truck Co., Incorporated.

A big benefit at the high school auditorium at 8:30 Tuesday evening. Artists' concert for the Red Cross.

Mr. and Mrs. W. W. Stopple have moved from Alma to Escanaba, where they will make their future home.

Mr. and Mrs. Fred Seebeck of Bay City were week end guests at the home of Mr. and Mrs. J. J. Osborn.

O. L. Smith of Ithaca, prosecuting attorney for Gratiot county, was in the city on business for a short time Monday.

Captain and Mrs. C. B. Gardner of Jeffersonville, Indiana, were in Alma visiting with old friends the first of the week.

Mr. and Mrs. Claude Baker of Owosso are guests at the home of the former's parents, Mr. and Mrs. J. A. Baker this week.

Mr. and Mrs. George Argent of Gary, Ind., were guests at the home of the latter's parents, Mr. and Mrs. E. C. Crandell last week.

Miss Gladys Bradner, who is attending the summer school at the Mt. Pleasant Normal visited with Alma relatives over the week end.

The Ladies' Guild of St. John's church will serve ice cream and cake at the home of Mrs. Ed. Hannah, 428 State street, Saturday, July 27, 52-2.

Dr. and Mrs. F. C. Thornburgh left this morning for a month's visit at the doctor's old home at Unionville, Mo. They will also visit at Kansas City and Macon.

Dr. Shyster, osteopathic physician, is again back and ready for his patients. He is located in his former offices in the Alma State bank building. Both phones. 51-1f

Rev. William H. Mason of Saginaw married Richard Young of St. Louis, Mo., and Miss Lucile Smith of this city at the Manse, 710 Wendock street Tuesday, July 16.

Rev. C. L. Wood was in Crosswell the first of the week attending the funeral of Rev. Porterfield. Rev. Porterfield will be remembered as an old resident of this city.

Roy Anderson, former assistant cashier of the Alma State Savings bank and now traveling auditor for Swift & Company, visited with Mr. and Mrs. Carey Carr Sunday.

Mrs. F. A. Gill and daughter, Miss Cleo, who have been visiting with relatives in Perry for the past two weeks, have returned to their home in this city.

The Rev. J. Frank Jackson, with Mrs. Jackson and daughter, are enjoying a week's vacation at Crystal Lake. There will be no services at St. John's church on July 21, but there will be full services on July 28.

Mrs. Walter Vliet and son, Stanley, of Chicago, are visiting with relatives in and around Alma for a few weeks.

Sheriff Newell Bradford of Ithaca was in Alma on business connected with his office last Saturday.

Professor Albert P. Cook of Alma college has left for Lake Geneva, Wis., where he is attending the two-day conference of college purchasing agents. From the conference he will go to visit a sister and his son, Maynard.

EAST ALMA

Little Loren Humphrey, infant son of Leonard Humphrey, of Grove Ave. is down with the measles.

Born to Mr. and Mrs. Jessie Wood of Republic Ave. on Friday July 12, a son.

Mrs. Charles Acker of Eastward Ave. has an attack of jaundice but is rapidly improving.

Gail Fulton of Lansing and Gladys Brimley of Morrice visited with the Emmett King family over Sunday.

The James Wilshire family motored to Carson City along with Howard Howe, (Mrs. W.'s brother) On the return journey they visited Crystal Lake.

Alex Boulter has taken his children to the farm. Mrs. Boulter is looking after the war garden on Eastward avenue.

Mrs. Forrest Rule is on the sick list. Measles is the trouble.

The Fred Hare family were on a visit to Crystal Lake last week.

Mrs. Will Christy of Cherry avenue visited at Emmett King's Monday.

Mrs. Dan Cole of Grove avenue was on a visit to her son, Earl, on the farm at Edmore the beginning of the week. Dan has started to work again at Plant One.

Professor and Mrs. Notestein of Alma college were afternoon visitors at the Presbyterian manse on Grove avenue Wednesday of last week. They added a row of children's books to the library at Eastminster chapel. On their return they had twice to take shelter from the thunderstorm that did so much good to our gardens here.

Hardly any of the shower reached the west part of the city.

Mrs. C. L. Wood's talk at the Red Cross work meeting in Eastminster church last week was much enjoyed.

Miss Avery is to give a talk on "Hereditary" to the Parents' club on Thursday, August 1st. The club is to meet that afternoon at the home of Mrs. Orville C. Holliday, 115 Linden ave. A big turn out of members and friends is looked for. Join the Parents' club.

Rev. Andrew C. Zenos, D. D., of Chicago and Rev. James M. Barclay, D. D., of Detroit, are expected to be in Eastminster chapel Sunday morning and evening, 10 a. m. and 7:30 p. m. These men are our foremost preachers. There will be a special choir. Do not miss these services.

The ice cream social at Charles Wood's was a great success. Nearly \$20 was netted towards the piano fund. The Parents club is planning another social for August. Look out for it.

On July 13th a surprise party was given Mr. and Mrs. Chas. Wood, one of the most popular families in this neighborhood. Mrs. Wood is the very genial president of the Ladies' Aid.

July 13th is the connecting link between the birthdays of Charles and his wife. He was born on July 12th, sixty years ago, and Mrs. Wood on July 14th. The surprise party was composed of the members of the family as follows: Fred Wood and wife, Steve Wood and wife, Mrs. E. Everett, Grant Wood and wife, Mrs. R. Everett, and Mrs. Jason Church (daughters of the Chas. Wood family) and their husbands, Jesse Wood and wife, also the youngest member of the family, Miss Lucinda Wood, of Alma. The children presented their parents with a handsome rocker. A surprise supper was served Saturday evening at nine o'clock. The happy couple, the parents, were taken off on a joy ride while the children took possession of the home to prepare the surprise supper. Mr. Baker of Alma took a picture of the whole party consisting of Mr. and Mrs. Charles Wood, also their seven children and fourteen grandchildren.

ALMA PROOF

Should Convince Every Alma Reader

The frank statement of a neighbor, telling the merits of a remedy. Bids you pause and believe. The same endorsement. By some stranger far away. Commands no belief at all. Here's an Alma case. An Alma citizen testifies. Read and be convinced.

Donald, Dr. and Mrs. Highfield and Mrs. Percy Courtney spent Sunday evening in Alma.

Mr. and Mrs. F. Nunn are visiting relatives in Ohio and Indiana.

A. J. Sutton of Alma was a Riverdale caller last week.

Mrs. David Dutt returned last Monday from her two weeks' visit with her sister, Mrs. Grimes, of Saginaw.

Mrs. Carrie Tallon and the Misses Iva, Rhea and Leone Tallon of St. Louis were Sunday guests of Mr. and Mrs. Bradley.

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